

Settlement Statement
Optional Form for
Transactions without SellersU.S. Department of Housing
and Urban Development

OMB Approval No. 2502-0491

File No.: 200000631524

Name & Address of Borrower:
CHRISTOPHER MULLINS and LISA A MULLINS AKA LISA MULLINS
6825 TORRINGTON DR
FRANKLIN, OH 45005Name & Address of Lender:
Ameriquest Mortgage Company
7887 Washington Village Dr., Suite 145
DAYTON, OH 45459

Property Location:

Settlement Agent: Mortgage Information Services, Inc.

6825 TORRINGTON DR
FRANKLIN, OH 45005

Place of Settlement: 161 Thurman Ave

Loan Number: 0102176385

Columbus, OH 43206

Settlement Date: 12/16/2004

Fund Date: 12/23/2004

M. Disbursements to Others:

L. Settlement Charges

800. Items Payable in Connection with Loan					
801. Loan Origination Fee % to					
802. Loan Discount 3.5 % to Ameriquest Mortgage Company			\$5,285.00	1501. Payoff 1st Mortgage to Saxon Mortgage Services, Inc.	\$109,492.79
803. Appraisal Fee to Ameriquest Mortgage Company POC (L) \$400.00				1502. Payoff 2nd Mortgage to Saxon Mortgage Services, Inc.	\$27,506.35
804. Credit Report to				1503. to	
805. Lender's Inspection Fee to				1504. to	
806. Mortgage Insurance Application to				1505. to	
807. Assumption Fee to				1506. to	
808. Tax Related Service Fee to Ameriquest Mortgage Company			\$78.80	1507. to	
809. Flood Search Fee to Ameriquest Mortgage Company			\$9.00	1508. to	
810. Lenders Processing Fee to Ameriquest Mortgage Company			\$426.00	1509. to	
811. Admin to Ameriquest Mortgage Company			\$339.00	1510. to	
812. Application Fee to Ameriquest Mortgage Company			\$360.00	1511. to	
813. to				1512. to	
814. to				1513. to	
817. to				1514. to	
900. Items Required by Lender to be Paid in Advance				1515. to	
901. Interest from 12/23/2004 to 1/1/2005 @ \$31.65 /day			\$284.85	1516. to	
902. Mortgage Insurance Premium for months to				1517. to	
903. Hazard Insurance Premium for months to				1518. to	
904. to				1519. to	
1000. Reserves Deposited with Lender				1520. TOTAL DISBURSED (enter on line 1603)	\$136,999.14
1001. Hazard insurance 8 months @ \$49.92 per month			\$399.36		
1002. Mortgage insurance month @ per month					
1003. City property taxes month @ per month					
1004. County property taxes 7 months @ \$115.47 per month			\$808.29		
1005. Assessment Taxes month @ per month					
1006. School property taxes month @ per month					
1007. Other taxes month @ per month					
1008. Other taxes month @ per month					
1009. month @ per month					
1010. month @ per month					
1011. Aggregate Adjustment to Ameriquest Mortgage Company					
1100. Title Charges					
1101. Settlement or closing fee to Mortgage Information Services, Inc. POC (L) \$325.00					
1102. Abstract or title search to Mortgage Information Services, Inc. POC (L) \$225.00					
1103. Title examination to					
1104. Title insurance binder to Mortgage Information Services, Inc. POC (L) \$50.00					
1105. Document preparation to Mortgage Information Services, Inc.					
1106. Notary fees to Amanda Miller POC (L) \$250.00					
1107. Attorney's fees (includes above item numbers) to					
1108. Title insurance to Mortgage Information Services, Inc. POC (L) \$392.00					
1109. Lender's Coverage \$151,000.00/\$0.00					
1110. Owner's Coverage \$0.00/\$0.00					
1111. Escrow fee to					
1112. COMP, EPA, ARM Endorsements to Mortgage Information Services, Inc. POC (L) \$300.00					
1113. Courier Fee to Mortgage Information Services, Inc. POC (L) \$60.00					
1114. to					
1115. to					
1116. to					
1117. to					
1118. to					
1119. to					
1120. to					
1200. Government Recording and Transfer Charges					
1201. Recording Fees: Deed; Mort; Rel					
1202. City/county tax/stamp: Deed; Mort					
1203. State tax/stamp: Deed; Mort					
1204. Tax certificates to					
1205. RECORDING FEE to Mortgage Information Services, Inc. POC (L) \$172.00					
1206. to					
1207. to					
1300. Additional Settlement Charges					
1301. Survey to					
1302. Pest Inspection to					
1303. to					
1304. to					
1305. to					
1306. to					
1307. to					
1308. to					
1400. Total Settlement Charges (enter on Line 1602)			\$8,061.50		
				N. NET SETTLEMENT	
				1600. Loan Amount	\$151,000.00
				1601. Plus Cash/Check from Borrower	\$0.00
				1602. Minus Total Settlement Charges (Line 1400)	\$8,061.50
				1603. Minus Total Disbursements to Others (Line 1520)	\$136,999.14
				1604. Equals Disbursements to Borrower (after expiration of any applicable rescission period required by law)	\$5,919.36

Borrower's Signatures

CHRISTOPHER MULLINS

LISA A MULLINS AKA LISA MULLINS

Settlement Agent

12/16/04
Date

EXHIBIT

12